



**Testimony of Access Health CT
Before the
Connecticut General Assembly Insurance and Real Estate Committee
February 21, 2023**

Good afternoon, Chair Cabrera and Wood, Vice Chair Anwar and Barry, Ranking Members Hwang and Pavalock D'Amato and members of the Insurance and Real Estate Committee.

My name is James Michel, Chief Executive Officer of Access Health CT, the Connecticut State Health Insurance Exchange.

Thank you for the opportunity to submit comments before your committee on two bills:

Raised House Bill 6709 – AN ACT CONCERNING ACCESS HEALTH CT

And

Raised House Bill 6712-- AN ACT CONCERNING THE REMOVAL OF ASSESSMENTS ON THE CONNECTICUT HEALTH INSURANCE EXCHANGE

First on Raised House Bill 6709 – AN ACT CONCERNING ACCESS HEALTH CT:

Currently health carriers are permitted to engage in marketing practices to facilitate enrollment in qualified health plans (QHP) and assist prospective enrollees with the process to enroll in a QHP. Pursuant to the Affordable Care Act (ACA) regulations, Access Health CT (AHCT) is required to provide consumer assistance tools, which include its online enrollment system and its toll-free call center to accept applications and assist consumers; and to have consumer assistance functions and train individuals providing assistance in QHP options, insurance affordability programs, eligibility, and benefits rules and regulations governing all insurance affordability programs operated in the state. AHCT provides this training to a variety of individuals to provide

consumer assistance through multiple channels. It is not clear why this change in legislation is needed.

Next on Raised House Bill 67 - AN ACT CONCERNING THE REMOVAL OF ASSESSMENTS ON THE CONNECTICUT HEALTH INSURANCE EXCHANGE

Access Health CT strives to provide the residents of Connecticut with access to healthcare coverage, and affordability is a key component of making coverage accessible. The Exchange always works to maintain comprehensive coverage offerings for individuals while keeping costs, including premiums, low. Access Health CT is mindful of the impact of its assessment and has one of the lowest assessment rates in the country. The Exchange continually seeks ways to maximize efficiency and control costs, but must also be able to respond to arising consumer needs, including the pandemic and public health emergency, the introduction of evolving new insurance affordability programs such as the Covered CT program and increasing federal requirements for IT security, etc.

This bill proposes to remove the Exchange's ability to charge assessments or user fees or otherwise generate funding to support the operations of the Exchange and require the state to fund the operations of the Exchange. In addition to its market-wide assessment, Access Health CT seeks grant funding for certain programs. It is unclear if this would be possible under this bill. This bill would also impact the ability of the Board of Directors of Access Health CT to set its annual budget and plan of operations, which is required as a quasi-public agency.

This bill also seeks to lower the insurance tax rate while adding \$30 million to budget of the Insurance Fund to fund the operations of the Exchange, and it is unclear how reducing the insurance tax rate would generate this additional funding for the operations of the Exchange.

Again, thank you for this opportunity.

James Michel

Access Health CT, CEO